The Thirteenth Commandment

By RUPERT HUGHES

A SHOT FIRED IN FARAWAY SERBIA BRINGS SUDDEN DISASTER TO BAYARD.

Synopsis.—Clay Wimburn, a young New Yorker on a visit to Cleveland, meets pretty Daphne Kip, whose brother is in the same office with Clay in Wall street. After a whirlwind courtship they become engaged. Daphne goes to New York with her mother to buy her trousseau. Daphne's brother, Bayard, has just married and left for Europe with his bride, Leila. Daphne and her mother install themselves in Bayard's flat. Daphne meets Tom Duane, man-about-town, who seems greatly attracted to her. Daphne accidentally discovers that Clay is penniless, except for his salary. Bayard and his wife return to New York unexpectedly. The three women set out on a shopping excursion and the two younger women buy expensive gowns, having them charged to Bayard. Bayard is furious over the expense, seeing hard times ahead. Daphne, indignant, declares she will earn her own living and breaks her engagement with Clay. Through an introduction by Duane, Daphne induces Reben, a theatrical magnate, to give her a position in one of his companies. Her first rehearsal is a fiasco, but Reben, at Duane's request, gives her another chance. Sudden illness of Miss Kemble, the star, gives Daphne her chance, but her acting is a dismal failure. She is consoled by Tom Duane. Daphne turns to Clay and they plan to be married, but the following day, as a result of the hard times, Clay's salary is cut in half and they are forced to abandon their plans.

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It was thus that he had made himself important enough to advance rapidly in his firm. And he had put a large share of his salary every week into a savings bank. With his extra commissions and bits of unexpected luck he had bought securities of impregnable value. These he had locked away in a safe-deposit vault. They paid him only four or five per cent, but they were as sure as anything mundane. And twice a year they granted him the lofty emotion of the coupon cutter.

He had paid cash for what merchandise he bought and demanded special discounts for it. In time the many mickles made a muckle. He had five thousand dollars' worth of bonds in his safe deposit box.

And then he married—pawned himself at the marriage shop. He kept his hoard a secret from Leila.

Now he saw a chance to use the talents that he had buried in a napkin. He filled the ears of Clay and Daphne with his market jargon. He was as unintelligible to Daphne as a mad Scot talking golfese.

"Look at Q. & O.," he would say; "sold at eighty-five a year ago. Friend of mine bought it. People who were in the know said it was going up. It ought to have gone up, but it didn't. Dropped slowly and sickeningly to forty-three. Today it is forty-six. If I had gone into the market the other day with five thousand dollars and snapped it up at forty-three I'd have cleaned up three hundred and a half in no time."

"First catch your five thousand dollars," said Clay.

"I've caught it," said Bayard. "I've had it all along."

"You have?" Clay groaned. "If I'd known that I'd have borrowed it to get married on."

"Not in a million years," said Bayard. "When I've made a killing with this money I'll make you all a present, but you couldn't pry this out of me with a crowbar. I wish I knew where to borrow more. If you can raise any money, Clay, don't you spend it in matrimony. A fellow can get married any time, but it's only once in ten years that you can climb aboard a market after a panic and ride in with the tide."

He went to his safe deposit vault, took out his bonds, carried them to the vice president of his bank, and borrowed all that he could raise on the securities. The bonds had fallen below par on account of the depression, but Bayard was granted 80 per cent of their face value, minus 30 days' discount at 5 per cent.

His anemic bank account was suddenly swollen by three thousand nine hundred and seventy-nine dollars and eighteen cents.

He sought out a broker, a college friend whom he could trust, to advise him honestly. They conferred on the stocks to buy. The old dilemma could not be escaped: those that offered the most profit offered the most risk. To buy on margins was further danger with promise of further profit.

Yet, after all, Bayard felt, to buy outright, however wise, was tame. Even if he doubled his money he would have only eight thousand in place of his four. And eight thousand was no fortune.

The question of what stocks to bet on was a thrilling one, requiring a long war council, but at length the disposition was made and he gave his broker the command to go forward.

The market crept up and up. Bayard turned his profits back into his speculation. He was growing rich. He was planning works of lavish charity, works of art, the purchase of a great reserve fund of securities.

Some years before, when President Taft was inaugurated, every omen was fine. The weather bureau promised fair weather. There was not a hint of storm anywhere upon the continent. And then a blizzard "backed in" from the ocean and played havoc with the throngs. So upon the era of good feeling and democratic equality and civilized peace the European war backed in from nowhere.

A young man from Serbia shot a grand duke of Austria, and the world heard of Sarajevo for the first time, but not the last. The bullet that slew the Austrian heir multiplied itself as by magic into billions of missiles. A young shoemaker from Bavaria, to his great surprise, killed an old Belgian schoolteacher he had never heard of. The schoolteacher fell into a ditch still clasping his umbrella. The shoemaker moved on with a strange appetite for shooting.

Refugees in hordes filled the roads with a new Pharaonic exodus. So many children plodded along in hungry flight that Herod might have been hunting down the innocents again.

With the moral cataclysm went a financial earthquake. The European exchanges flung their doors shut. The American exchanges tried to keep their shop windows open, but had to close them down.

Bayard Kip was among the first casualties. Before he could put in a stop order his margins were gone. He had said that prices, having struck bottom, could go no lower. Now the bottom itself was knocked out.

Prices stopped falling at last because of the closing of the markets. Europe established a general moratorium. America established one of sentiment. Everybody owed somebody else, and everybody gave tolerance because everybody needed it.

Night fell on the commercial world, a night illumined by horrors unknown before. Bayard's factory could not meet even its diminished pay roll. The president of the concern could not borrow a penny at the bank of which he was a director. The factory shut down, sending all its workmen into the hordes of the unemployed. The office forces were reduced to a minimum and the salaries of the minimum further reduced. Clay was thrown out of even his half-job and Bayard was put on half-pay.

Bayard's sober thoughts concerned themselves with extricating himself from the wreckage. It was not possible to debarrass himself of everything. He could not give up his expensive apartment. It was leased for a year and a half more. He could not dismiss his expensive wife; she was leased for ninety-nine years. He could not give up his character, his costly tastes, his zeal for front, the maintenance of a good facade.

The instinct of lovable bluff was seen in his telegram to Leila. He wanted her at home to comfort him, now that he had no business for her to hamper. Besides, he could not afford to keep her at Newport. Out of his ominously small funds he telegraphed her a liberal sum to pay her bills and her railroad fare and parlor car fare. He met her and found her astonishingly beautiful in her millionaire uniform.

He felt like the pauper who received a white elephant for a present. But she was gorgeous in her trappings. They embraced with mutual approval. He laughed:

"I was going to begin economy by cutting out the taxi business, but I couldn't carry a Cleopatra like you in the subway. You look like all the money in the world. And you're worth it." In the taxicab he crushed her to him again in a dismal ecstasy and sighed gayly: "You're too grand for me, honey. I'm busted higher than a kite. You didn't bring home any change, of course."

"I did better than that," she beamed, and, being married to him, made no bones about bending and disclosing one entire silk stocking most elegantly repleted. It was transparent, translucent, indeed, like gossamer over marble, and of a sapling symmetry except for one unsightly knob which she deftly removed and placed in the hand of Bayard.

He did not need to glance at his palm to tell that it was full of banknotes.

"What's all this?" he said.

And she, prim and proper again, chortled. "That's the money you telegraphed me to pay my bills with."

"But—"

"This is no time to pay bills."

"You're a genius," he said.

And she was, in her way.

When they were at home again he told her of his ruinous speculations. She did not reproach him. She was gambler enough to thrill at the high chance, and sportswoman enough not to blame him for losing his stakes.

"Don't you worry!" she said, from his lap, as from a dais. "We'll be rich yet. You mustn't imagine anything else. There's everything in thinking a thing is going to happen. I'm too sensitive to be a Christian Scientist about pain, but I am one about good luck. You must just tell yourself that you're going to come out all right and you will.

"And we must keep up appearances so that other people will believe in us. It's the only way, too, to keep your credit good. I learned that at Newport. People who are people up there never pay their bills. That's why they get trusted everywhere, and have plenty of cash. Their creditors don't dare insult 'em or sue 'em. The only people who get sued are the poor little dubs that pay cash most of the time and then ask to be trusted when they're hard up."

Bayard had rebuked Leila for spending money on clothes and on amusements. But she had had the fun; she still had the clothes; and where were the fruits of his years of self-denial? Where were his hoarded earnings? His few bonds were irredeemably in pawn. And on the roads of Belgium and East Prussia myriads of wretches who had kept thrift and builded them houses were staggering along in hungry penury, fugitive from shattered homes and wondering about the next day's bread.

CHAPTER XV.

Bayard tried Leila's recipe for a time, but there were expenses that he could not charge, and even the wad of money she had smuggled out of Newport did not last long. Other people were no more willing to pay bills than he. Moneys that were owed to him he could not collect. He could not respond to the multitudinous appeals for charity. This was a real shame in times of such frantic needs. He could not do any of the honorable, pleasant things that one can do with money. He had to do many of the dishonorable, loathsome things one without money must do.

She Ran to Her Father and Flung Her Arms About Him.

In his desperation Bayard's thoughts reverted to his original rescuer, his father. He never appealed to the old man in vain. Bayard had often promised himself the delight of sending home a big check as a subtraction from his venerable debt. But it was a promise easy to defer, in the face of all the other temptations and opportunities. His father never pressed him, never expected a return of the money he had been investing in the boy. For a child is a piece of furniture bought on the instalment plan to go into somebody's else house as soon as it is paid for.

Bayard put off the appeal to his father as long as he dared, but at last sat down to the hateful letter.

He hated to trouble his poor old dad at such a time (he wrote with truth), but his very life depended on raising some immediate money. He was young and husky and he would be on his feet in a jiffy. He would pay back every cent in a short while, even if he had to borrow it of some one else. Anyway, in a few weeks the panicky conditions would be over and business would return to the normal. He knew, he wrote, that "Old Reliable Kip" could perform his usual miracle and get blood from some of those Cleveland turnips.

He was so sure of his father that he ended his letter with an advance payment of thanks. This was the first payment he had made in advance for a long time.

He sealed the letter, put a special delivery stamp on it, and took it to the branch post office so that it would reach Cleveland without fail the next morning.

When he got back to the house there was a telegram from home.

"Leaving beaver due tomorrow a. m. don't meet me but be home must see you important mamma well love.

"FATHER."

The next morning Bayard rose betimes to meet his father at the train. And Daphne went to the Grand Central station with him. She ran to her father and flung her arms about him, and Bayard hugged him and carried his suitcase for him. It was no time to be tipping a porter. Nor to be making use of taxicabs with the jitney subway at hand. Bayard lugged his father's suitcase along Fifty-ninth street. The hall boy, who had not been tipped for some days, observed a strict neutrality. He was feeling the pinch, too.

When breakfast was ended Wesley noted that Leila herself carried the dishes away, with Daphne's help. When the table was clear she closed the door on the two men and said:

"We'll leave you two alone to talk business."

The two men regarded each other askance, as uneasily as two wrestlers circling for a hold. Wesley was the first to speak. He said:

"Well, my boy?"

"I wrote you a long letter last night, dad," Bayard said.

"You did? What about?"

Bayard had guessed the situation; he saw the cruel joke of it. He thought he could dull the edge with mockery. He snickered, rather cravenly:

"I wrote to ask you to lend me some money. I guess I wasted the postage."

"And I guess I wasted the fare over here. I thought I oughn't have taken a berth in the sleeper, but your mother insisted—said I'd not been feelin' any too well."

Bayard laughed outright—a laugh wet with vinegar tears.

Wesley sank into a chair with the little whimper of a sick old man.

Bayard went to his father and put his arm about him and regretted his Wall street disaster with a ferocious remorse. He could not speak, and there was a long dumbness before Wesley sighed:

"I guess we got to lose the home, then."

That "then" was a history in a word.

Bayard bent his head in shame at his helplessness. As usual, it was Wesley who found a shabby comfort in the situation—found it for his son.

"Don't you think anything more about it, my boy. I'm kind of relieved." He giggled with a pitiful senility. "I been so ashamed at traipsin' over here to bother you instead of rushin' over to help you like I ought to—being your father—that I'm kind of glad you can't help me. I got no right to add to your troubles. I'm supposed to take care of you."

Bayard kept groaning:

"To lose your home! To think of you losing your home! And me standing by!"

"Why, it's nothing, Bayard. After all, we're not in Belgium. We've got friends. And relations. There's no danger of anything happening to us." Daphne and Leila overheard this conversation while listening in the hall.

Daphne clung to Leila and buried her face in Leila's bosom to smother her frenzied grief. Leila, mopping Daphne's cheek with her own handkerchief, caught the glint of a diamond on her finger. It glistened like a great, immortal tear.

It inspired her with a new hope. She had often consoled herself with the thought of her jewels as a final refuge, but she had put off the evil day. Now she felt that the time had come. She threw open the door and spoke into the gloom with a voice of seraphic beauty:

"I couldn't help hearing what you were saying. You needn't be downhearted, though, for I've just thought of a way to help daddy out." He was "daddy" to her also.

Bayard and Wesley turned and stared at her in amazement. She went on in a kind of ecstasy.

"My rings!" she cried. "Don't you see! My diamonds and rubies! And I've got a necklace or two, and some chains and brooches. They're worth a lot of money. And you're welcome to 'em, daddy."

The men were confused with too many emotions to know what to feel, much less what to say. Leila's mission was so divinely meant that it was sacrilege to receive it with reluctance. And yet for Wesley to let this new daughter-in-law pawn her trinkets for him was post-graduate humiliation.

The end of it was that Bayard demanded the melancholy privilege of visiting the pawnshop himself. Leila made a heap of her adornments. Last of all she took from her neck the little plaque he had given her with its star-dust of diamonds frosting a platinum filigree.

He kissed her mournfully and hurried away to the pawnshop. He skulked in and out like a burglar, and he brought away a pack of tickets and a lump of money. The pawnbroker apologized for lending him less than half the value of the gems; so many people were looking to the pawnbrokers for salvation, he said, that he could not find cash enough for all. Times were hard indeed when the pawnbrokers were overworked.

Bayard went home and surrendered to Leila her funds. She passed them over to her father-in-law. Poor Wesley peeled off the minimum that would serve as a sop to his creditors and said he would take the afternoon train home.

CHAPTER XVI.

Daphne had watched Leila's little scene with as much confusion as the other two Kips. She felt a normal amount of jealousy, of course, as woman to woman, but no more than a healthy amount, for she liked Leila and she was grateful to Leila for being able to rescue her father and for being willing to. It was a fine thing for Leila to strip herself of her last splendor to help an old father-in-law pay the interest on a mortgage on a house in another town. Daphne gave Leila full meed of applause for that.

What embittered Daphne was that it had to be Leila and not herself that saved her father, and that Leila had to do the deed by spending things she had not paid for herself—ornaments, gewgaws, gifts.

Leila had collected from life perhaps three thousand dollars' worth of jewels and Daphne had collected a fifty-dollar check, framed—and that check was in lieu of work. As soon as she remembered that check she ran up to her room and took it down from the wall, ripped off the back of the frame and removed the check from the mat.

She studied it and thought, "The first money and the last." Then a vigor and determination clenched all her muscles in a kind of lockjaw. She came out of the spasm in a tremor of hysterical faith. She spoke her thought aloud in a fury: "It sha'n't be the last, it sha'n't, it sha'n't, by golly!" The feebleness of the expletive disgusted her. She tried to be powerful by way of powerful language. Before she knew it she ripped out a resounding oath that would have pleased good Queen Bess. 'By G—! I'll pay my way! —honestly! like a man!"

All her powder exploded in that one detonation.

She fell over into a chair in horror. The blasphemy seemed to rattle about the little room. It terrified her. Mrs. Chivvis ran down the hall, carrying her everlasting sewing, and tapped on the door and asked:

"Did you call me, my dear? Are you ill?"

"No, thank you. I'm all right. I didn't say anything."

That was doubly false. She had said something. In the slang of the hour she had "said something." She had "said an earful," also a heartful.

Mrs. Chivvis supposed that what she had heard was some voice from the street, and went back along the hall, stitching as she walked.

Daphne took the check and went down to Bayard's apartment. Bayard was on his way to the pawnbroker's. Leila was in his room. Old Wesley sat in a chair facing a wall. He seemed to see through it. Daphne went to him and put the check in his hand, explaining what it was.

"It's all I ever earned, daddy, and I want you to have it."

He looked at it and smiled and tears fairly shot out of his eyes. He patted her hand between his and said:

"Why, honey, I couldn't take your poor little earnings! Not for anything in this world."

"Please, daddy; it would make me ever so happy!"

"But it would kill me! You don't want to do that, do you? You must spend it on yourself. Buy yourself something nice with it."

Daphne becomes a real "working girl," and she experiences some of the trials that beset the path of the working girl in a city like New York. Go on with the story in the next issue.

(TO BE CONTINUED.)

Canadian Money Orders.

Canadian money orders are issued on blanks of various denominations, each with the amount of money for which the order is issued printed on it. A lady living in Ontario, sending a bunch of 30-cent money orders to make up a remittance to a Boston firm, apologizes thus: "I apologize for all these post office orders. It seems that the local postmaster got in a stock six years ago, and the 30-cent orders were the slowest to sell. He has no others on hand now."

Household Work Savers.

Use plenty of newspapers about the kitchen, spreading them on the floor when anything is likely to spatter. It is easier to gather them up than to clean up. If there is a kitchen range not in use in the summer time it is well to prevent dampness and rust. If the kitchen has but a gas range, then a good-sized waste basket should be kept and the papers disposed of in whatever way is best.

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The Lucky One.

Diggs—When I got home so late last night my wife was positively speechless with indignation.

Riggs (gloomily)—You always were the lucky one of the bunch.

Our Occasional Observance.

A man will sit by the hour matching pennies, but if his wife asks him to match a piece of dress goods, whatta howl of rage and indignation there'd be!—Indianapolis Star.

Acquire the gambling habit if you would learn the art of not having money.